

UNITED STATES BANKRUPTCY COURT

Eastern District of Virginia
200 South Washington Street
Alexandria, VA 22314

NOTICE OF ELECTRONIC FILING PROCEDURE

Case **Robert John Kalmin**
Name: **Suzanne Hughes Kalmin**

Case Number: 15-10189-BFK

Date Filed: January 20, 2015

The above case, which has been filed in this court, can be accessed electronically via the Court's Internet site at <http://www.vaeb.uscourts.gov> or <http://www.vaeb.uscourts.gov/ecfnew/ecf.htm>. In compliance with Federal Rule of Bankruptcy Procedure 9011 and in accordance with the Local Bankruptcy Rule 5005-2 authorizing the Clerk to promulgate and revise the Court's Electronic Case Files Policy, the registered participant's password shall constitute the signature of that person; therefore, security of a registered participant's password is the responsibility of that person. **An original signed copy of the filing shall be retained in the registered participant's files in accordance with the Administrative Procedures.**

Parties with legal representation **must** file documents in accordance with the following:

1. The requirements for filing, viewing and retrieving case documents are: A personal computer running Internet Explorer or Firefox, Adobe Acrobat 4.0 or later software to convert documents from a word processor format to a portable document format (PDF), and an Internet Service Provider (ISP) using Point-to-Point Protocol (PPP). The URL address is www.vaeb.uscourts.gov and a password is needed to access this system. Please contact the Court for further assistance. If you are **unable** to comply with these requirements, **then**
2. You must file a "Request for Waiver to File by Computer Diskette or Conventionally" as provided for in the Electronic Case Files Policy to indicate your inability to file through use of the Internet component of CM/ECF. If the Court authorizes you to file by diskette, **then**
3. You must submit your documents on a diskette using PDF format. The Adobe Acrobat software will provide this format. Further instruction may be found in Adobe's manual. Use a separate diskette for each filing. Submit the diskette in an envelope with the case name, case number, type and title of document, and the file name on the diskette. **An original signed copy of the filing shall be retained in the registered participant's files in accordance with the Electronic Case Files Policy.** If you are **unable** to comply with these requirements or the requirements set forth in item number 1, or the requirement set forth in item number 2, above, **then**
4. You must submit your documents on a diskette using one of the following formats: Word, WordPerfect, or DOS text (ASCII). **An original signed copy of the filing shall be retained in the registered participant's files in accordance with the Electronic Case Files Policy.** If you are unable to comply with this requirement, the requirements set forth in items number 2 or 3, or the requirements set forth in item number 1, above, **then**
5. You then may file conventionally on unstapled, unbound, 8 1/2" x 11" single-sided paper. Documents must be submitted with full signature(s), and will be scanned by the Clerk's Office. The scanned file will constitute the original signature(s). **Include your "Request for Waiver to File by Computer Diskette or Conventionally" with your filing.**

Important Note: All parties without legal representation, except governmental units and institutional entities described in Electronic Case Files Policy 2(A)(2)(b), may file documents conventionally in accordance with the Local Bankruptcy Rules.

Dated: January 21, 2015
VAN-062 [ver. 3/2008]

William C. Redden
Clerk of the Bankruptcy Court

Certificate of Notice Page 2 of 4
United States Bankruptcy Court
Eastern District of Virginia

In re:
 Robert John Kalmin
 Suzanne Hughes Kalmin
 Debtors

Case No. 15-10189-BFK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: douglasse
 Form ID: VAN062

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 Total Noticed: 147

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2015.

db/jdb +Robert John Kalmin, Suzanne Hughes Kalmin, 10213 Sager Ave, Fairfax, VA 22030-3538
 12720652 +ADT, LLC, Acct 5588, PO Box 371967, Pittsburgh, PA 15250-7967
 12720653 +AGA Adjustments, Acct 9136, 740 Walt Whitman Rd, Melville, NY 11747-2212
 12720654 +AmerAssist A/R Solutions, 445 Hutchinson Ave Suite 500, Columbus, OH 43235-8616
 12720655 +American Financial Management Inc., 3715 Ventrua Dr #100, Arlington Heights, IL 60004-7696
 12720656 +Atlantic Sun Control, Inc., 8621 Quarry Rd, Manassas, VA 20110-5348
 12720657 Authorize Net, P.O. Box 947, American Folk, UT 84003-0947
 12720659 +B&B Flooring, c/o Jerry Katz of Gerald Katz, 6701 Democracy Blve Suite 300, Bethesda, MD 20817-7500
 12720658 +B&B Flooring, 8430 Alban Rd, Springfield, VA 22150-2304
 12720663 +BC Builders Supply, Inc, 9117-B Industry Dr, Manassas Park, VA 20111-4825
 12720660 +Bank of America, P.O. Box 15284, Wilmington, DE 19850-5284
 12720661 +Bank of America, PO Box 5170, Simi Valley, CA 93062-5170
 12720662 +Bank of America, PO Box 15025, Wilmington, DE 19886-5025
 12720664 +Bennett Greenberg, Seyfarth LLP, 975 F. St NW, Washington, D.C. 20004-1454
 12720665 +Bertch Cabinet, 4747 Crestwood Dr., Waterloo, IA 50702-4543
 12720666 +Bertch Cabinet, P.O. Box 2280, Waterloo, IA 50704-2280
 12720667 +Bobbi Thomas, 4426 36th St South, Arlington, VA 22206-1859
 12720669 +Brock Eustice, Architect, 4127 Roberts Rd, Fairfax, VA 22032-1043
 12720670 C&W Consultants, Inc., P.O. Box 1033, Northbrook, IL 60065-1033
 12720673 +CDS Logistics, 1225 Bengles Rd Suite A, Middleriver, MD 21220-1928
 12720686 CST Co., Acct 3324, P.O. Box 33127, Louisville, KY 40232-3127
 12720671 +Capital One, Acct 9655, P.O. Box 71083, Charlotte, NC 28272-1083
 12720672 +Capital Sprinkler Inspection, Inc., Invoice 10760 & 10761, 6550 Dobbin Rd, Columbia, MD 21045-4720
 12720675 +Charles Finishing Services, 13616 Middlevale Ln, Silver Spring, MD 20906-2123
 12720676 Check Center, P.O. Box 6008, Petaluma, CA 94955-6008
 12720677 +Christopher J. DeSimone, Gross & Romanick, P.C., 3975 University Dr. Suite 410, Fairfax, VA 22030-2520
 12720678 +Clear Glass Creations, 43304 Ardmore St., Ashburn, VA 20147-4589
 12720679 +Comfort Solutions, Inc., 7518 Fullerton Rd Suite F, Springfield, VA 22153-2812
 12720680 +Consulting Engineers, Corp., 11480 Sunset Hills Rd Suite 100E, Reston, VA 20190-5240
 12720681 Cox Communications, Acct 1802, P.O. Box 182819, Columbus, OH 43218-2819
 12720682 Cox Communications, Acct 7001, P.O. Box 182819, Columbus, OH 43218-2819
 12720683 Credit Control Corporation, P.O. Box 120630, Newport News, VA 23612-0630
 12720687 +Custom Wood Products, 3304 Aerial Way Dr, Roanoke, VA 24018-1502
 12720688 +Cynthia Rutzick, Attorney, 12402 Myra Virginia Ct, Oak Hill, VA 20171-2141
 12720690 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: Dominion Virginia Power, Act 4367, P.O. Box 26543, Richmond, VA 23290-0001)
 12720689 +Dale J. Roberts, Attorney at Law, P.O. Box 571, 7263 Maple Place, Suite 205, Annandale, VA 22003-3004
 12720692 +Don's Johns, P.O. Box 824731, Philadelphia, PA 19182-4731
 12720691 +Don's Johns, 5524 Wellington Rd, Gainesville, VA 20155-1644
 12720693 +Donald G. Even, 9900 Marquand Dr., Burke, VA 22015-3808
 12720694 +Drook Technology, Inc., 4601 N Fairfax Dr. Ste 1200, Arlington, VA 22203-1559
 12720697 +ER Plumbing, 13707 Palm Rd, Dale City, VA 22193-3805
 12720696 +Ed Lonsinger, ER Plumbing, 13707 Palm Rd, Dale City, VA 22193-3805
 12720698 +Erie Insurance, Collection Dept, 100 Erie Insurance Place, Erie, PA 16530-0001
 12720699 +Euro Stone Craft, 13912 Park Center Rd, Herndon, VA 20171-3222
 12720700 +Evans, Ross & Carter, Inc., 2114 N. Flamingo Suite 181, Pembroke, Pines, FL 33028-3501
 12720707 FMS Inc., P.O. Box 707600, Tulsa, OK 74170-7600
 12720701 +Fairfax County Government, 12000 Government Center Pkwy Room 223, Fairfax, VA 22035-0001
 12720702 +Ferguson Enterprises, Inc, P.O. Box 644054, Pittsburgh, PA 15264-4054
 12720703 +Ferguson Enterprises, Inc., 5650 General Washington Dr. Suite D, Alexandria, VA 22312-2415
 12720704 +Ferguson Receivables, LLC, c/o Ferguson Enterprises, Inc., 13890 Lowe St, Chantilly, VA 20151-3277
 12720705 +Fireside Hearth & Home, 10126 Harry J. Parrish Blvd, Manassas, VA 20110-7813
 12720706 +Floors By Design, 6928 Quitman Dr, Fredericksburg, VA 22407-2585
 12720708 +France Electrical Contracting, 117 Pepper Ridge Place, Sterling, VA 20164-2119
 12720709 Frederick & Shana Singerman, 10607 Samaga Dr., Fairfax, VA 22181
 12720710 +Fullerton & Knowles, Attorney at Law, 12642 Chapel Rd, Clifton, VA 20124-1953
 12720711 +Gross & Romanick, PC, 3975 University Dr Suite 410, Fairfax, VA 22030-2520
 12720712 +Hilti Inc., P.O. Box 382002, Pittsburgh, PA 15250-0001
 12720715 +Hilti Inc., P.O. Box 352, Milford, Ct 06460-0352
 12720713 +Hilti Inc., 2800 Gallows Rd, Vienna, VA 22180-7400
 12720714 +Hilti Inc., P.O. Box 21148, Tulsa, OK 74121-1148
 12720716 +Home Advisor, Acct 4532545, 14023 Denver West Parkway Suite 200, Golden, CO 80401-3259
 12720717 +Industrial Disposal Services Inc., 9120 Developers Dr., Manassas, VA 20109-5465
 12720718 +Ingold Law, Ref # 968387, 5555 Main St., Williamsville, NY 14221-5430
 12720720 +J Brooks Designer Floors LLC, 2928-P Property Ave, Fairfax, VA 22031-2235
 12720728 +JLHF Tile, LLC, 11712 Doxdam Terrace, Germantown, MD 20876-4183
 12720721 +Jamie A. Mastandrea, Esq., 5200-B Rolling Road, Burke, VA 22015-1605

District/off: 0422-9

User: douglasse
Form ID: VAN062

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12720722 +Jamie G. Lynch, Goldman, Walker & Dimarco, 6303 E Tanque Verde Rd Suite 110, Tucson, AZ 85715-3858
12720723 +Jamie Mastandea, Attorney, 5200 -B Rolling Road, Burke, VA 22015-1605
12720724 Jay M. Lichter, Salisian/Lee LLP, 444 South Flower St Suite 2320, Los Angeles, CA 90071
12720725 +Jeff and Lisa Harlow, 3429 S. Stafford St # B-1, Arlington, VA 22206-1932
12720726 +Jeff and Lisa Harlow, P.O. Box 101, Harbonton, VA 23389-0101
12720727 +Jim Bitner, 2965 Chain Bridge Rd, Oakton, VA 22124-3007
12720729 +Joanna L. Faust, Esq., Cameron/McEvoy, PLLC, 11325 Random Hills Rd Suite 200, Fairfax, VA 22030-0972
12720730 +John Xiang/Uytong Li, clo Weaver Construciton, LLC, 6539 Placid St, Falls Church, VA 22043-1853
12720731 +Judson & Janice Cairns, 13609 Bare Island Dr., Chantilly, VA 20151-4113
12720732 +Legum Law, PLC, 4004 Williamsburg Ct, Fairfax, VA 22032-1139
12720733 Levy Diamond Bello & Ass, P.O. Box 352, Milford, CT 06460-0352
12720734 +M-K Contracting, LLC, 6100 Brookland Rd, Alexandria, VA 22310-1814
12720742 +MJJP Constructins Inc., 10808 Mantilla Ct, Oakton, VA 22124-1808
12720735 +Macco LLC, 1530 Deer Point Way, Reston, VA 20194-1589
12720736 +Mangmang Cai, PhD JD, New Weiming Law Group, 8300 Boone Blvd Suite 500, Vienna, VA 22182-2681
12720737 Marc A. Busman, Busman & Busman, P.O. Box 7514, Fairfax Station, VA 22039-7514
12720738 +Marshall Roofing, Inc., 7220 Telegraph Square Dr., Lorton, VA 22079-1555
12720739 +Martinez and Stanbury, LLC, Attorneys and Counsels at Law, 9500 Annapolis Rd Suite B-5, Lanham, MD 20706-2078
12720740 Mary Kay Humfelt, P.O. Box 2370, Merrifield, VA 22116-2370
12720741 +Mighty Construction, LLC, 12009 Franklin St, Beltsville, MD 20705-1123
12720744 +National Funding, Inc., 9820 Towne Center Drive, Suite200, San Diego, CA 92121-1944
12720743 +National Funding, Inc., P.O. Box 503450, San Diego, CA 92150-3450
12720746 +Neal S. Salisian, Esq, Salisian/Lee, LLP, 444 South Flower St Suite 2320, Los Angeles, CA 90071-2924
12720747 +Office of the Attorney General, 900 East Main St, Richmond, VA 23219-3524
12720749 +Pamela and Jerry Jarding, 1390 Park Lake Dr., Reston, VA 20190-3934
12720751 +Paul Davis Restoration and Remodeling, 8773 Virginia Meadows Dr., Manassas, VA 20109-7826
12720752 #+Paul Davis Restoration of No. VA, 44880 Falcon Pl, Sterling, VA 20166-9544
12720753 +Paul Davis Restoration of No. VA., 44601 Gulford Dr. Suite 100, Ashburn, VA 20147-6064
12720750 +Paul and Ruby Chase, 3512 County Hill Dr, Fairfax, VA 22030-1818
12720754 +Phillip B. Willette Co., Attorney at Law, P.O. Box 26042, Columbus, OH 43226-0042
12720755 +Quality Renovation, 3866 Waythorn Pl, Fairfax, VA 22033-2444
12720756 +R&C Services, 4224 Ardmore Pl, Fairfax, VA 22030-5110
12720757 +R&S Floor Design, Inc., 4112 Fairfax Hills Way, Fairfax, VA 22030-8389
12720761 +RJT Industries Incorporated, 14893 Persistence Dr, Woodbridge, VA 22191-3560
12720762 RLR Building Components, 101 Wickham Terrace, Winchester, VA 22602-6780
12720763 RMS, 77 Hartland St Suite 401, P.O. Box 280431, East Hartford, CT 06128-0431
12720758 +Ralph Rinaldi, Invoice #36428, 10521 Judicial Dr. Suite 204, Fairfax, VA 22030-5160
12720759 +Rathbun Law Firm, P.C., Attorneys for M/M Chase, 10427 North St. Suite 200, Fairfax, VA 22030-2592
12720760 +Ricky Webster, 987 Truslow Rd., Fredericksburg, VA 22406-5113
12720765 +Ronald William Stern, Attorney at Law, 333 N Fairfax St Suite 204, Alexandria, VA 22314-2632
12720766 +Ryan F. Alvarez, PLLC, 933 N. Kenmore St. Suite 400, Arlington, VA 22201-2236
12720767 +Seyfarth Shaw LLP, 975 F Street, NW, Washington, D.C. 20004-1490
12720768 Shana Singerman, 10607 Samaga Dr, Fairfax, 22181
12720769 +Shenandoah Legal Group, PC, 3807 Brandon Ave Suite 2425, Roanoke, VA 24018-1490
12720770 +Sherwin Williams, 11025 Lee Hwy, Fairfax, VA 22030-5002
12720771 +Sherwin Williams Co., c/o AGA Adjustments, 740 Walt Whitman Road, Melville, NY 11747-2212
12720772 +Shiner Roofing Inc., 109 Executive Dr Suite B, Sterling, VA 20166-9550
12720773 +Shiner Roofing, Inc, c/o Watson & Adams, P.C., 1925 Isaac Newton Sq Suite 250, Reston, VA 20190-5024
12720774 +Smoot Lumber, 6295 Edsal Rioad, Alexandria, VA 22312-2670
12720775 +Steven S. Kelley, 4308 Lamarre Dr, Fairfax, VA 22030-5156
12720776 +Stock Building Supply, P.O. Box 404934, Atlanta, GA 30384-4934
12720777 +T. Judson and Janice Cairns, 13609 Bare Island Dr., Chantilly, VA 20151-4113
12720781 +TJ Hardwood Floor, 5300 Neville Ct, Alexandria, VA 22310-1113
12720778 +Taran and Laura Thakral, 10905 Woodhaven Dr, Fairfax, VA 22030-4842
12720779 +Teton Wilson, Wilson, Brown & Smith, 23005 N 15th Ave Suite 205, Phoenix, AZ 85027-6309
12720780 +Thomas and Nancy Morrison, 1830 N Quesada St, Arlington, VA 22205-2033
12720784 +UnitedHealthcare, Collection & Delinquency Manag, 185 Asylum St, Hartford, CT 06103-3408
12720785 UnitedHealthcare Insurance Company, Department CH 10151, Palatine, IL 60055-0151
12720786 +VA Employment Commission, PO Box 27592, Richmond, VA 23261-7592
12720787 +VeriCore, LLC, 10115 Kincey Ave Suite 100, Huntersville, NC 28078-6482
12720788 +Vienna Paint & Decorating Company, Inc., 2433 Huntermill Rd, Vienna, VA 22181-3009
12720789 Virginia D P O R, 9960 Mayland Dr. Suite 400, Richmond, VA 23233-1485
12720791 +Virginia Employment Commission, Attn: Cateea Blackwell, Representative, 13370 Minieille Road, Woodbridge, VA 22192-4033
12720793 +WalMart Stores Inc., PO Box 707600, Tulsa, OK 74170-7600
12720794 +Washington Gas Light Company, Acct 4034, 9500 Annapolis Road, Lanham, MD 20706-2060
12720795 +Watson & Adams, P.C., 1925 Isaac Newton Sq Suite 250, Reston, VA 20190-5024
12720796 +Wegley, Higginbotham & Associates, PLC, 10470 Armstrong St, Fairfax, VA 22030-3648
12720797 +Westgate Resorts, 2801 Old Winter Garden Rd, Ocoee, FL 34761-2965
12720798 +Wittman Mechanical Contractors, 22560 Glenn Dr Suite 111, Sterling, VA 20164-4440

District/off: 0422-9

User: douglassee
Form ID: VAN062

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12720668 +E-mail/Text: updates@brennanclarke.com Jan 22 2015 03:05:07 Brennan & Clark Ltd,
721 E Madison Suite 200, Villa Park, IL 60181-3083

12720674 +E-mail/Text: bankruptcy@arvest.com Jan 22 2015 03:04:58 Central Mortgage Co.,
801 John Barrow, Suite1, Little Rock, AR 72205-6511

12720684 +E-mail/Text: creditonebknotifications@resurgent.com Jan 22 2015 03:03:57 Credit One,
P.O. Box 60500, City of Industry, CA 91716-0500

12720685 +E-mail/Text: creditonebknotifications@resurgent.com Jan 22 2015 03:03:57 Credit One Bank,
P.O. Box 98873, Las Vegas, NV 89193-8873

12720719 E-mail/Text: cio.bncmail@irs.gov Jan 22 2015 03:04:10 Internal Revenue Service,
Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346

12720745 E-mail/PDF: pa_dc_claims@navient.com Jan 22 2015 03:07:05 Navient, P.O. Box 9500,
Wilkes-Barre, PA 18773-9500

12720748 +E-mail/Text: ustpregion04.ax.ecf@usdoj.gov Jan 22 2015 03:04:34 Office of the U.S. Trustee,
115 S. Union Street, Alexandria, VA 22314-3361

12720764 +E-mail/Text: robertnath@rnathlaw.com Jan 22 2015 03:04:32 Robert G. Nath, PLLC,
Attorney at Law, 1800 Old Meadow Rd Suite 117, McLean, VA 22102-1809

12720782 +E-mail/Text: marilyn.wesel@tradesmeninternational.com Jan 22 2015 03:04:32
Tradesmen International, P.O. Box 535270, Atlanta, GA 30353-5270

12720783 +E-mail/Text: bankruptcydepartment@ncogroup.com Jan 22 2015 03:04:54 Transworld Systems Inc.,
Collection Agency, 507 Prudential Rd, Horsham, PA 19044-2308

12720790 +E-mail/Text: bkr@taxva.com Jan 22 2015 03:05:16 Virginia Dept of Taxation, Legal Unit,
P.O. Box 2156, Richmond, VA 23218-2156

12720792 +E-mail/PDF: gecscedi@recoverycorp.com Jan 22 2015 03:07:49 WalMart Credit Card,
PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12720695* +Drook Technology, Inc., 4601 N Fairfax Dr. Ste 1200, Arlington, VA 22203-1559
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 21, 2015 at the address(es) listed below:

John W. Bevis on behalf of Joint Debtor Suzanne Hughes Kalmin johnbevis@bevislawoffices.com,
beverly@bevislawoffices.com
John W. Bevis on behalf of Debtor Robert John Kalmin johnbevis@bevislawoffices.com,
beverly@bevislawoffices.com
Klinette H. Kindred kkindred@tbrclaw.com,
asemerjian@tbrclaw.com/kkindred@ecf.epiqsystems.com;smccarthy@tbrclaw.com

TOTAL: 3